

**Information to identify the case:**

Debtor 1	Eric L Nelson	Social Security number or ITIN xxx-xx-5851
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Donna L Nelson	Social Security number or ITIN xxx-xx-1055
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 20-15786-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric L Nelson

Donna L Nelson

5/30/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eric L Nelson  
Donna L Nelson  
Debtors

Case No. 20-15786-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: May 30, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric L Nelson, Donna L Nelson, 843 Main Street, Belford, NJ 07718-1077
518810252	ADT Security Services, 14200 East Exposition Avenue, Aurora, CO 80012-2540
518810253	+ Ally Financial - Dodge, Att: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
518810254	+ Ally Financial - Hyundai, Att: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
518810262	+ HESAA, PO Box 548, Trenton, NJ 08625-0548
518810261	Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
518810266	+ Med Labs Diagnostics, 85 Horse Hill Road, Cedar Knolls, NJ 07927-2036
518810269	NJ Higher Ed Student Assist Auth, PO Box 548, Trenton, NJ 08625-0548
518810271	State of NJ Div of Tax, Att: Compliance & Enforcement - Bkcy, 50 Barrack St, 9th Floor, PO Box 112, Trenton, NJ 08695-0269

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 30 2023 22:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 30 2023 22:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 30 2023 22:48:00	Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
518832471	EDI: GMACFS.COM	May 31 2023 02:35:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519262504	+ EDI: AISACG.COM	May 31 2023 02:35:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519237690	+ EDI: AISACG.COM	May 31 2023 02:35:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518832389	EDI: GMACFS.COM	May 31 2023 02:35:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518810255	EDI: WFNNB.COM	May 31 2023 02:35:00	Avenue, WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
518810256	EDI: WFNNB.COM	May 31 2023 02:35:00	Big Lots-Comenity, PO Box 183003, Columbus, OH 43218-3003
518810257	EDI: WFNNB.COM	May 31 2023 02:35:00	Boscov's, PO Box 183003, Columbus, OH 43218-3003
518810258	EDI: CAPITALONE.COM	May 31 2023 02:35:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
518854576	+ EDI: AIS.COM		

District/off: 0312-3

User: admin

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518837010	Email/PDF: bncnotices@becket-lee.com	May 31 2023 02:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518810259	+ Email/PDF: creditonebknotifications@resurgent.com	May 30 2023 23:02:45	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518810260	+ EDI: DISCOVER.COM	May 30 2023 23:01:45	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518816319	EDI: DISCOVER.COM	May 31 2023 02:35:00	Discover Bank, PO Box 30396, Salt Lake City, UT 84130-0396
518843126	Email/PDF: MerrickBKNotifications@Resurgent.com	May 31 2023 02:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518810264	EDI: IRS.COM	May 30 2023 22:47:38	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518810265	Email/Text: PBNCNotifications@perituservices.com	May 31 2023 02:35:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518868414	Email/PDF: resurgentbknotifications@resurgent.com	May 30 2023 22:48:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
519118471	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 30 2023 23:01:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519118470	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 30 2023 22:49:00	MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,
518810267	Email/Text: Mercury@ebn.phinsolutions.com	May 30 2023 22:49:00	MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518860720	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 30 2023 22:48:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
518824912	+ Email/Text: RASEBN@raslg.com	May 30 2023 22:48:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518810268	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 30 2023 22:48:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518810270	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 30 2023 22:48:00	Nationstar Mortgage dba Mr. Cooper, Att: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
519012823	EDI: PRA.COM	May 30 2023 23:01:11	Ollo Mastercard, PO Box 9222, Old Bethpage, NY 11804-9222
519012824	EDI: PRA.COM	May 31 2023 02:35:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518874498	EDI: Q3G.COM	May 31 2023 02:35:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518874496	EDI: Q3G.COM	May 31 2023 02:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518874497	EDI: Q3G.COM	May 31 2023 02:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519321583	+ Email/Text: bkteam@selenefinance.com	May 30 2023 22:48:00	Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788
			Wilmington Savings Fund Society, Selene Finance, LP, Attn: BK Dept., 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

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TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518810263	*	Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081
519321584	*+	Wilmington Savings Fund Society, Selene Finance, LP, Attn: BK Dept., 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Aleisha Candace Jennings	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust hkaplan@rasnj.com, kimwilson@raslg.com
Sindi Mncina	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust smncina@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Eric L Nelson wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	on behalf of Joint Debtor Donna L Nelson wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 10